

CAPGEN CAPITAL GROUP VI LP

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 4156660	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	\$ millions	2010 \$ millions	%chg from prev
Assets		\$2,579	
Loans		\$1,778	
Construction & development		\$446	
Closed-end 1-4 family residential		\$244	
Home equity		\$146	
Credit card		\$0	
Other consumer		\$26	
Commercial & Industrial		\$280	
Commercial real estate		\$562	
Unused commitments		\$242	
Securitization outstanding principal		\$0	
Mortgage-backed securities (GSE and private issue)		\$237	
Asset-backed securities		\$0	
Other securities		\$78	
Cash & balances due		\$378	
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)		\$158	
Open-end HELOC originated for sale (quarter)		\$0	
Closed-end mortgage originations sold (quarter)		\$170	
Open-end HELOC originations sold (quarter)		\$0	
Liabilities		\$2,396	
Deposits		\$2,182	
Total other borrowings		\$199	
FHLB advances		\$178	
Equity			
Equity capital at quarter end		\$183	
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$230	NA
Performance Ratios			
Tier 1 leverage ratio		6.2%	--
Tier 1 risk based capital ratio		9.9%	--
Total risk based capital ratio		11.2%	--
Return on equity ¹		-71.4%	--
Return on assets ¹		-5.1%	--
Net interest margin ¹		2.9%	--
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		62.0%	--
Loss provision to net charge-offs (qtr)		82.0%	--
Net charge-offs to average loans and leases ¹		7.2%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	#N/A	2010	#N/A
Construction & development		30.5%	2.2%
Closed-end 1-4 family residential		11.9%	1.1%
Home equity		3.5%	1.0%
Credit card		0.0%	0.0%
Other consumer		0.5%	0.1%
Commercial & Industrial		8.6%	0.7%
Commercial real estate		8.2%	3.3%
Total loans		13.8%	1.9%